

Mortgage Modification Service Providers Prohibited Acts

A mortgage loan modification services provider may not:

(1) Misrepresent, expressly or by implication, that the provider is affiliated with, endorsed or approved by, or otherwise associated with:

- a. The United States government,
- b. Any governmental homeowner assistance plan,
- c. Any federal, state, or local government agency, unit, or department,
- d. Any nonprofit housing counselor agency or program,
- e. The maker, holder, or servicer of the dwelling loan, or
- f. Any other individual, entity or program.

(2) Represent, expressly or by implication that a homeowner cannot or should not contact or communicate with his or her lender or servicer.

(3) Request or receive payment of any fee or other consideration until the homeowner has executed a written agreement between the homeowner and the dwelling loan holder or servicer incorporating the offer of mortgage modification services obtained by the provider.

6 Del C. §2408C [Effective Mar. 21, 2012]